



Department of the Army ***Preparing for Retirement Seminar***

Soldier for Life Retirement Services Office

11 December 2015



Purpose

To provide an overview of the planning needed to prepare for retirement.



NOTE: This briefing is not designed to replace the Army Pre-Retirement Briefing provided by Retirement Services Officers!



The Army Retirement Services Website

<http://soldierforlife.army.mil/retirement>



Army Retirement Services Office

SOLDIER FOR LIFE

Once a Soldier, Always a Soldier ... A Soldier for Life!

- Retired Soldiers - Home
- Army Echoes
- Army Echoes Blog
- Preparing to Retire
- After Retiring
- Survivor Benefit Plan
- Career Status Bonus
- Retirement Services Officers
- RC Retirement Services
- Survivor Assistance
- CSA Retired Soldier Council
- Former Spouse Information
- Frequently Asked Questions
- Calculators
- Active Officer Retirement
- Active Enlisted Retirement
- RSO - Mission
- Helpful External Links
- Contact Us



[Click here to buy the new U.S. Army Retired Lapel Button](#)



Tomb of the Unknown Soldier in Arlington National Cemetery



Read Today's Blog Post

- [Celebrate Army Retirement Services' 60th Anniversary throughout November](#)

Latest Announcements

- The Army Retirement Services Program celebrates its 60th Anniversary on Nov. 14, 2015! Look here for future announcements.
- October is Army Cybersecurity Awareness Month, which is an annual campaign to increase awareness of organizational cybersecurity practices and training that will help the Army improve its overall security posture. [Read more here.](#)

Retiree Appreciation Days

Today ← → Tuesday, November 3

Friday, November 6

Fort Benning, GA

Saturday, November 7

Camp Casey, Korea

Saturday, November 14

Daegu, Korea

San Diego, CA Navy

Thursday, November 19

Fort Detrick, MD

Saturday, November 21

Events shown in time zone: Eastern Time

[SFL Home](#)

[Soldiers \(AD/NG/AR\)](#)

[Retired Soldiers](#)

[Veterans](#)

[Military Families/Gold Star Families](#)

[Education](#)

[Employment](#)

[Health](#)

[MyArmyBenefits](#)

[About](#)



[SFL Mission](#) [SFL TAP](#) [Army White Pages](#) [Resource Map](#) [SFL Initiatives](#)



Soldier Life Cycle

Serve Strong

- Technical and Leadership experience
- PME supports continued development
- ACT / COOL / JST
- Credentialing, Certifications and Licensing



Start Strong

- Recruit Top 29%
- HS Diploma / College
- PaYS Partner (Partnerships for Youth Success)
- Initial Entry Training (IET)
- Army Values and Warrior Ethos



Re-integrate Strong

- SFL-Transition Assistance Program (TAP)
- Retirement Services
- National Guard / Reserve
- Army Network / Mentors
- Community Action Teams
- Apprenticeships/Internships



Remain Strong

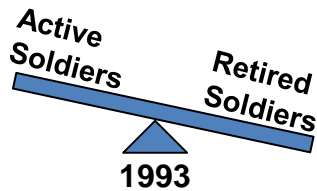
- Community Reception
- National Guard / Reserve
- VSO / MSO
- Retired Soldiers / Veterans
- Mentors
- Community / Civic Leaders





Population Served -- Growing

<u>Year</u>	<u>Active Soldiers</u>	<u>Retired Soldiers</u>
1920	204,000	6,000
1950	593,000	62,000
1960	873,000	122,000
1970	1,323,000	282,000
1980	777,000	425,000
1990	732,000	489,000
2000	482,000	526,000
2010	562,000	847,000



**In FY14, the Army paid \$19.0 Billion
in retired and annuity pay to
Retired Soldiers and surviving spouses**





Army Retirement Services

An Army
Program
Since 1955

**Retirement is a process,
not an event!**

39,895 Soldiers
retired in FY15

	Active <u>Army</u>	<u>ARNG</u>	<u>USAR</u>	Retired <u>Soldiers</u>	Surviving <u>Spouses</u>	<u>Total</u>
2015 Population Served	490,326	349,042	198,698	948,296	249,160	2.23M

Pre-Retirement Policy

- 116 Retirement Services Officers
- Career Status Bonus Counseling
- Pre-Retirement Counseling
- SBP/RCSBP Counseling
- MyArmyBenefits website
- Soldier for Life website

Post-Retirement Policy

- Lifetime benefits advice & support
- Survivor Benefit Plan (SBP) assistance
- Army *Echoes* Newsletter & Blog
- CSA & Installation Retired Soldier Councils
- Retiree Appreciation Days

AR 600-8-7 – “Retirement Services Program”

<http://soldierforlife.army.mil/retirement>



Throughout Your Retirement Planning

- Gather and study information needed to make critical retirement decisions
- Discuss the information with your Family



Some Planning Thoughts

Two Years Prior to Retirement

- Make fundamental life decisions and consider retirement locations
- Confirm when your active duty service obligation ends
- Review the Pre-separation Counseling Checklist with your SFL-TAP Counselor
- Identify Army and other service providers who will assist you

24-12 Months Prior to Retirement

- Attend installation RSO pre-retirement and SBP briefings
- Attend a SFL Transition Assistance Program (SFL-TAP) Employment Workshop
- Evaluate family requirements (education, care, employment, etc.)
- **Develop your Individual Transition Plan with action dates**
- Investigate health and life insurance alternatives
- Consider whether you will take terminal leave or cash in unused leave

12 Months Prior to Retirement

- Receive post-government service employment restriction counseling
- Begin researching the job market and developing a resume

For a full list, visit: https://www.sfl-tap.army.mil/pages/transition/preseparation_timeline.aspx



Retirement Planning Step 1

Contact your Soldier for Life Transition Assistance Program (SFL-TAP) office for assistance in preparing for a career after military service



TRANSITION ASSISTANCE PROGRAM

Start Strong • Serve Strong • Reintegrate Strong • Remain Strong



Soldier For Life Transition Assistance Program

- You may initiate the SFL-TAP process 24 months before retirement.
- You **MUST** complete the mandatory Pre-Separation Counseling at least 12 months prior to your effective retirement date.
- Soldiers need an average of 40 hours, spread over a six-month period of time, to take advantage of SFL-TAP services.
- Consists of:
 - Pre-separation counseling
 - Job assistance workshops
 - Individual counseling
 - Job search resources
- SFL-TAP Home Page: <https://www.sfl-tap.army.mil>





Retirement Planning Step 2

Submit for Retirement



Applying for Active Duty Length of Service Retirement

• How

- Officer - Chapter 6, AR 600-8-24
- Enlisted - Chapter 12, AR 635-200

• When

- Maximum: 12 months before desired retirement date
- Minimum: All Officers – 9 months before start date of transition leave
Enlisted – 9 months before retirement date

• Where

- General Officers: Notify GOMO at (703) 697-7994/9466 (DSN 227)
- COL & LTC (P): Notify Colonels Management Office at (703) 602-8529 (DSN 332)
- JAG Retirements (703) 545-2028
- Chaplain Retirements (571) 256-8764
- Army National Guard: State AGR Office (T32); Human Capital Management (T10)
- All others: Local Military Personnel Office

CG, HRC is the retirement authority for officers with 20-30 years of service and SSG(P) and above not retiring at RCP.



Other Retirement Considerations

- ***Retirement date***
 - 1st day of the month if for length-of-service
 - any date for disability retirement
- ***In lieu of PCS*** – apply within 30 calendar days of alert for a retirement date no more than 6 months from the date of the PCS alert or the first day of the month after the officer attains 20 years AFS, whichever is later.
- ***Active duty service obligations*** due to promotion, PCS, transferring GI Bill




Post 9/11 GI Bill Transferability


- Since 1 August 2013, Soldiers who transfer Post-9/11 GI Bill education benefits to their dependents incur a **4-year service obligation**. Prior to that, the ADSO depended on when the benefits were transferred. Soldiers cannot retire until their service obligations are satisfied, with a few exceptions.
- 165 Soldiers left in FY13-15 w/o completing their ADSO.
Result: AVG \$38K debt

For more information, contact HRC Education Incentives Section
at 1-800-872-8272 or usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil



TEB Request Page (<http://milconnect.dmdc.mil>)

 **milConnect** Powered by DMDc


Sign Out | About Us | Contact Us | Help | 

You are signed in as a sponsor:


Home | My Profile | eCorrespondence | Health Care | Education | ID Cards | Help

Transfer of Education Benefits




TEB | FAQs | Contact Us

Sponsor
Name:
Rank:
Status: Request Approved
Status Date: 2010-11-02
Obligation End Date: 2013-10-30
 Approval Form

Message from Your Service Component:
Please monitor the status of your transfer request by checking back periodically in TEB on the milConnect website for a status update. Please do not email usarmy.knox.hrc.mbx.tagd-post911gibill@mail.mil regarding the status of your transfer request. This email address is to be used only for eligibility questions or issues with a transfer request.

 Next Steps

Select the educational program from which to transfer benefits:
☒ Post-9/11 GI Bill, Chapter 33

Relation	Name	Birth Date	Months	Begin Date	End Date	Revoke	Revoke Date
Spouse		1976-07-29	1	2010-10-31			
Child (ineligible)		1992-08-25	0				
Child		1998-10-01	35	2010-10-31			

* If there are any questions regarding your family members, please contact your service personnel center.
* To determine your remaining months of entitlement, contact The Department of Veterans Affairs at 1-888-GI-BILL-1 (1-888-442-4551) to speak with a Veterans Benefits Counselor or visit their website at <http://www.gibill.va.gov/>

Transferability of Education Benefits Acknowledgements:

☒ a) I am eligible for the Post-9/11 GI Bill, the program I am applying to transfer.

☒ b) I understand I may transfer up to 36 months (or my remaining months of eligibility, whichever is less) of my education benefits to spouse and/or children, and can modify or revoke my election at any time.

☒ c) I understand that my spouse may use the benefit immediately and children (ages 18-26) after I have served 10 years.

☒ d) I understand and agree to remain in the Armed Forces for the period required. I understand that failure to complete that service may lead to an overpayment by the Department of Veterans Affairs for any payments made. (Service documentation will remain on file with the Service).

☒ e) I understand that I am responsible for any overpayments due to not completing my additional obligated term of service agreement.

☒ f) I understand that in order to request this transfer, if I'm eligible for the MGIB (Chapter 30, 38 USC), or the MGIB-SR (Chapter 1606, 10 USC) or REAP (Chapter 1607, 10 USC), I am

Quick Links

- Transfer Education Benefits (TEB)
- Update Address
- Update Global Address List (GAL)
- Beneficiary Web Enrollment
- eBenefits (VA Portal)
- Family Subsistence Supplemental Allowance (FSSA)
- Joint Qualification System (JQS)
- Manage DS Logon Account
- RAPIDS Self Service
- RAPIDS Site Locator
- TRICARE Claims
- TRICARE for Guard and Reserve (TRS)
- TRICARE for Life (TFL)
- TRICARE North
- TRICARE South
- TRICARE West
- TRICARE Online
- TRICARE Overseas
- Verification of Military Experience and Training (VMET)


1-800-273-8255 PRESS 1
Sexual Assault Support for the DoD Community

Privacy Act Statement

TEB Obligation End Date (TEB OED)
and TEB Approval Form
(Adobe Acrobat icon)



Non-Regular Retirement Eligibility & Transfer to Retired Reserve

- ***Acquire the minimum qualifying years***
 - 20 years for length of service retirement; 15 years for a medical retirement
 - To get your 20-Year Letter, the 6 or 8 year final service rule might apply. If you completed 20 years:
 - Before 5 Oct 94: Serve the last 8 years in a Reserve Component (RC)
 - From 5 Oct 94 to 24 Apr 05: Serve the last 6 years in a RC
 - After 25 Apr 05: No RC service requirement
- ***Points = Retired Pay:*** verify yours are correct now!
- ***Retired Pay before 60? (Reduced Age Retirement)***
 - Federal law reduces non-regular retirement age 90 days for each 90-day increment for qualifying orders on or after 29 January 2008.
 - CAN cross fiscal year boundaries, but only if served after 1 OCT 2014.
 - The maximum reduction is to age 50.
- ***When to Apply to HRC:*** Request retirement application or download from HRC's website 12 months out. Submit to HRC NET 9 months and NLT than 90 days prior to the date retired pay is to start.



Retirement Planning

Step 3

Contact your Retirement Services Officer
and attend a Pre-Retirement Briefing

You may attend the pre-retirement briefing at any time.
We strongly recommend that you attend BEFORE you apply for retirement



Pre-Retirement Briefing Topics

- RSO Program
- Retired Pay & Taxes
- Cost of Living Allowances
- Transition Leave & PTDY
- Uniformed Services Former Spouses' Protection Act
- SGLI ➡ VGLI
- Shipping Household Goods
- Post-Service Employment and Ethics
- Space-A Travel
- ID Cards
- Combat-Related Special Compensation
- Concurrent Retired and Disability Pay
- Retiree Mobilization
- Survivor Benefit Plan
- MyArmyBenefits
- Staying Connected to the Army
- VA Benefits
- TRICARE
- Social Security

***The Soldier for Life - Transition Assistance Program
is a separate program for all Soldiers leaving the Army***



Calculate Your Retired Pay in 3 Steps

Step 1: Determine your DIEMS date (Date of Initial Entry into Military Service)

Step 2: Determine which pay plan you are eligible for based on your DIEMS date

Step 3: Use the appropriate formula to calculate your retired pay

Where to validate your DIEMS

The brigade/installation Personnel Automation Section POC can correct DIEMS dates. The local finance office will correct the Defense Joint Military System. Once a Soldier's DIEMS date can be verified, the changes will be reflected on the ERB/LES.

***For a fast, personalized retired pay calculation, go to
<http://myarmybenefits.us.army.mil>
and click on the retirement calculator***



Final Basic Pay Plan

(DIEMS Prior to 8 Sep 80)

**RETIRED PAY = (Years of creditable service x 2.5%)
x Final Basic Pay**

- Commissioned service requirement
- Time-in-grade requirement
- **Full COLAs**
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
Final Pay Multiplier %	50	52.5	55	57.5	60	62.6	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation



High-3 Pay Plan

(DIEMS between 8 Sep 80 and 31 Jul 86)

**RETIRED PAY = (Years of creditable service x 2.5%) x
average of highest 36 months basic pay**

- Typically an average of the last 36 months
- Commissioned service requirement
- **Full COLAs**
- Credit for all full months served (22 yrs 4 mos = 55.83%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
High-3 Multiplier %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation



High-3 or REDUX Pay Plan

(DIEMS post – 1 Aug 86)

REDUX RETIRED PAY = (Years of creditable service x 2.5%) minus 1% for each year < 30 years x average of highest 36 months of basic pay

- If you took the \$30K Career Status Bonus, you'll receive REDUX
- If you didn't take the CSB, you'll receive High-3
- REDUX: 2% per yr thru 20 yrs; 3.5% from 20-30 yrs; 2.5% thereafter
- REDUX receives COLA minus 1%; one-time catch-up COLA at age 62; then COLA minus 1% after age 62
- Credit for all full months served (22 yrs 4 mos = 48.17%)

Years of service	20	21	22	23	24	25	26	27	28	29	30 thru 40
REDUX Multiplier %	40	43.5	47	50.5	54	57.5	61	64.5	68	71.5	75 - 100
High-36/Final Mult. %	50	52.5	55	57.5	60	62.5	65	67.5	70	72.5	75 - 100

Or just go to <http://myarmybenefits.us.army.mil>
for your personal retirement calculation



Income Taxes*

Federal taxes are due on all retired military compensation

No State Income Tax

Alaska
Florida
Nevada
New Hampshire
South Dakota
Tennessee
Texas
Washington
Wyoming

No State Tax On Retired Pay

Alabama
Hawaii
Illinois
Iowa
Kansas
Louisiana
Massachusetts
Michigan
Mississippi
New Jersey
New York
Ohio
Pennsylvania
Wisconsin

Some State Tax On Retired Pay

Arizona	Missouri
Arkansas	Montana
Colorado	New Mexico
Connecticut	North Carolina
Delaware	North Dakota
Georgia	Oklahoma
Idaho	Oregon
Indiana	South Carolina
Kentucky	Utah
Maine	Washington DC
Maryland	West Virginia

State Tax on **ALL Retired Pay**

California
Minnesota
Nebraska
Rhode Island
Vermont
Virginia



* State taxes as of March 2015. Conditions or limitations apply. See the MyArmyBenefits state fact sheets for details.



MyArmyBenefits

MyArmyBenefits
The U.S. Army official benefits website

★ Home ★ Benefit Library ★ Benefit Calculators ★ News ★ Help ★ Español

Google Custom Search SEARCH

ESTIMATE YOUR RETIREMENT PAY
Log in to calculate an estimate of your retirement pay for any of the three retirement systems-High 3, Final Pay or REDUX. Your personal data is filled in for you. [MORE](#)

MyArmyBenefits is the Official Army Benefits Website
Finding Your Benefits is as Easy as 1 - 2 - 3!

- ★ Browse Over 150 Fact Sheets for Benefit Eligibility and Highlights
- ★ Calculate Estimates of Your Survivor and Survivor Education Benefits
- ★ Forecast Your Retirement Benefits

Special information is provided for severely injured Soldiers and their families in the [Wounded Warrior](#) section of the site and for surviving family members of fallen Soldiers in the [Survivor Benefits](#) section. If you have questions or comments please [contact us](#).

SPECIAL MODULES

- ▶ Wounded, Ill and Injured
- ▶ Casualty Operations
- ▶ Multimedia

DS LOGON
A CAC or DS Logon Premium Account is required to access the MyArmyBenefits Calculators.
[REGISTER FOR DS LOGON](#)

NEED BENEFITS HELP?
Contact our counselors ▶

FEDERAL BENEFITS

- ▶ By Category
- ▶ By Component
- ▶ By Life Event
- ▶ A to Z

STATE / TERRITORY BENEFITS
Please select: [GO](#)

Benefit Library

- Federal Fact Sheets
- State and Territory Benefits Fact Sheets
- Resource Locators

Benefit Calculators

- Retirement
- Survivor Benefits
- Deployment Calculator

Benefits Help Desk Operations

Wounded Warrior Special Module

- Wounded Warrior / DRE Calculator
- Sustaining Income Calculator

Casualty Operations Special Module

- Survivor Benefits Report

<http://myarmybenefits.us.army.mil>

Links directly to DEERS information
through CAC or DS Logon.



Retirement Planning

Step 4

Schedule your
retirement physical



Retirement Physical



- Army requires a retirement physical
- **NET 6 months** and **NLT 1 month** before retirement/start of transition leave*
- Your last record of active duty health
- Assists with claim for VA service-connected disability

Use the results of your retirement physical to apply for VA disability benefits under the

- Benefits Delivery at Discharge (BDD) Program (60-180 days left)
- Quick Start Program (<60 days left)

VA goal is to start disability payments within 60 -120 days of retirement. Visit the VA web site at <http://www.va.gov> or call 1-800-827-1000

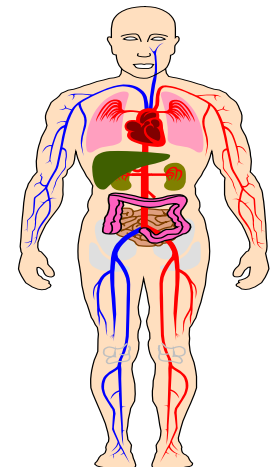
* AR 40-501



VA Compensation for Service-Connected Disability

VA rates disabilities 0% - 100%

- Each % has an assigned dollar amount
- 2015 basic rates: from \$133 (10%) to \$2907 (100%)
(30% & higher = Extra dependent allowance)
- Tax free payments
- *For Retired Soldiers <50% disabled, disability pay offsets military retired pay \$ for \$*
- Free VA medical care for service-connected conditions
- 0% rating means a condition is service related, but is not severe enough to merit disability pay





CRSC & CRDP Comparison

Combat Related Special Compensation	Concurrent Retirement and Disability Pay
Combat related disabilities <ul style="list-style-type: none">• Armed conflict (e.g. wounds)• Simulated combat (e.g. FTX)• Hazardous service (e.g. parachute duty)• Instrumentalities of war (e.g. combat vehicles)	Service connected disabilities <p>Retired pay that would have been waived by the Soldier in order to receive disability pay is restored (i.e., no \$ for \$ off-set of retired pay)</p>
10%-100% disability rating (combat related)	50%-100% disability rating (service connected)
Not taxable; not divisible in divorce	Taxable; divisible in divorce
Receiving retired pay	20-year (Active or RC) or TERA retirement
Must apply to HRC	Automatic; no application required
https://www.hrc.army.mil/TAGD/Apply%20for%20CRSC	http://www.dfas.mil/retiredmilitary/disability/crdp.html



Healthcare Decisions . . .



- ***When On Active Duty***

- you are enrolled in TRICARE Prime and pay no fees
- your family members pay no enrollment fees, but must choose a TRICARE option and apply for enrollment in TRICARE Prime

- ***When Retired***

- **TRICARE Prime** – MTFs are principal source of health care (100% covered)
 - ❖ Annual fee is \$565.20 per family or \$282.60 per individual plus co-pays for treatment at non-MTF TRICARE network providers
- **TRICARE Extra** – the “preferred provider” option (80% covered/20% co-pay)
 - ❖ No enrollment fee, but \$300 annual deductible and co-payments apply
- **TRICARE Standard** – “fee-for-service” option (75% covered/25% co-pay)
 - ❖ No enrollment fee, but \$300 annual deductible and co-payments apply
- **TRICARE Young Adult** – for children between ages 23 and 26
 - ❖ Not subsidized by the Federal Government
- **TRICARE For Life** – Supplements Medicare when you turn 65

See <http://www.tricare.mil> for more details



Healthcare Decisions . . .

– **US Family Health Plan**

- Began as US Public Health Service hospitals
- TRICARE Prime Option for Retired Soldiers and eligible family members up to age 65.
- <http://www.usfhp.com/> or (800) 748-7347



– **Department of Veterans Affairs**

- Vets separated under any condition other than dishonorable including Army Reserves or Army National Guard called to active duty by a federal order who completed the full period
- Some Vets may be required to pay a co-pay for treatment of their non-service connected conditions. Private health insurance may reduce or eliminate the co-pay.
- Most Vets must complete a financial assessment at time of enrollment
- <http://www.va.gov/health/> or 1-877-222-VETS (8387)





TRICARE Retiree Dental Program

Who Is Eligible

- Retired Soldiers of any age
- Gray Area Soldiers, not yet age 60
- Spouses, unremarried surviving spouses, and eligible children of both



A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

Where It's Available

- U.S., Puerto Rico, Canada, U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, and Overseas TRDP

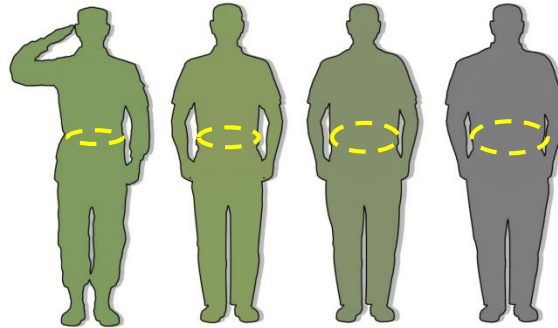
What it Costs

- Dependent on location; monthly rates \$25-\$120
- Costs borne by participant; no government subsidy
- Must enroll within 120 days of retirement to avoid the 12-month waiting period for major care (e.g. crowns, bridges, implants, dentures)

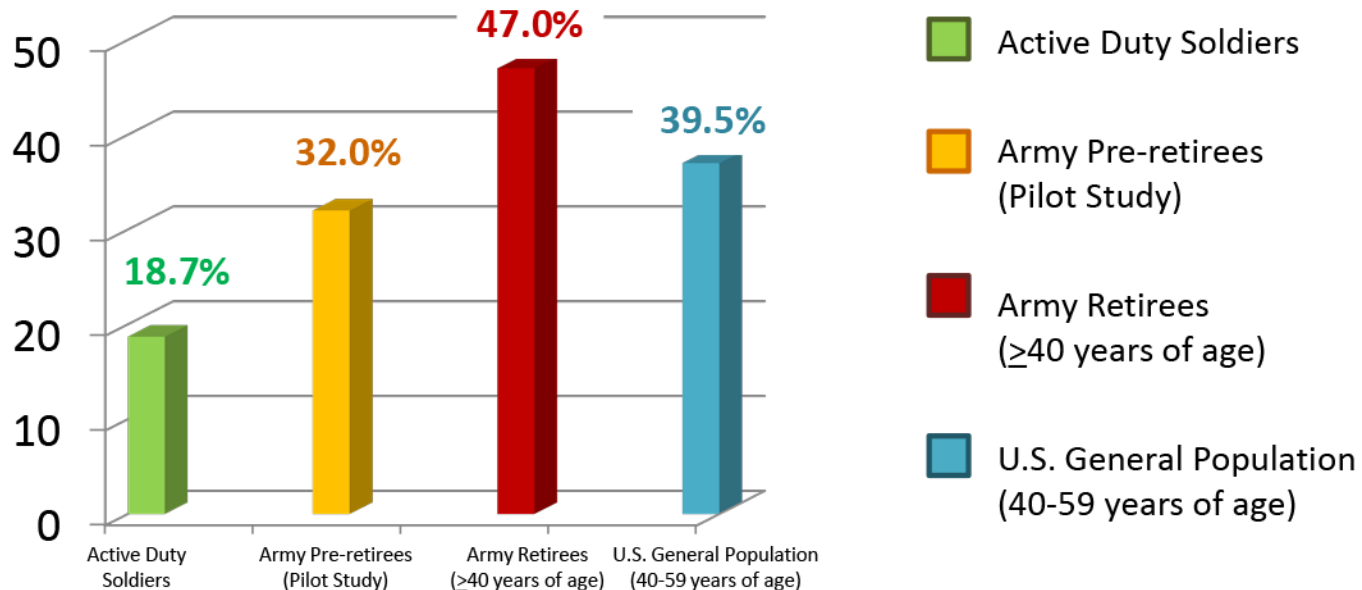
See <http://www.trdp.org> for more details



Avoid Post-Retirement Weight Gain



Percent of Population Obese (BMI ≥ 30)



Source: All Active Duty Soldiers (all ages) and the Army Retirees (≥ 40 years of age): ALTHA/CDM data 31 March 2014, based on last recorded ht./wt.

U.S. General Population: JAMA 2014; 311(8):806-814. (Table 4: Adults aged 40 – 59 for all races/Hispanic origin groups)

Website: <http://jama.jamanetwork.com/article.aspx?articleid=1832542>

Army Pre-Retiree Pilot Study Data: Public Health Assessment Report No. WS.0026997.3, April 2015. 5 Pilot Test Sites (Fort Bragg, Fort Meade, Fort Belvoir, Fort Sill, and Aberdeen Proving Ground). N=547 of Army pre-retirees; Average Age = 44.6



The Survivor Benefit Plan



A **critically important** part of pre-retirement planning for you and your Family!

A **financial foundation** for your retirement

RETIRED PAY **STOPS** WHEN THE RETIRED SOLDIER DIES!

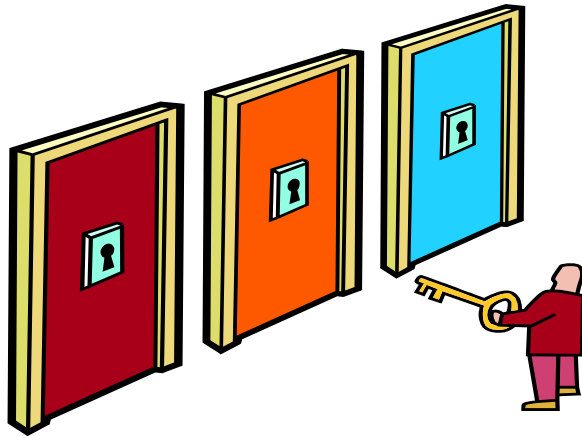


In FY14, 82% of Retiring Soldiers took SBP

<http://soldierforlife.army.mil/retirement/sbp>



SBP Elections. . .



- Must be made **before** retirement
- Are generally irrevocable, but **may** be cancelled with spouse's concurrence between months 25-36 following retirement
- Spouse concurrence is required **by law** if Soldier elects less than maximum SBP coverage for his/her spouse unless the election is for former spouse

Six Election Categories

- Spouse Only
- Spouse & Children
- Children Only
- Former Spouse Only
- Former Spouse & Children
- Insurable Interest



Spouse SBP

- Annuity is 55% of the “base amount”
- Cost is 6.5% of the “base amount”
- “Base amount” can be \$300 up to full retired pay
- Annuity paid forever (unless spouse remarries before age 55; if remarriage ends, annuity is reinstated)
- Annuity is increased by annual COLA
- Annuity is taxable as unearned income (premiums are paid with pre-tax dollars)
- Premiums are paid only when you have eligible beneficiaries. (Keep DFAS updated when beneficiaries change.)



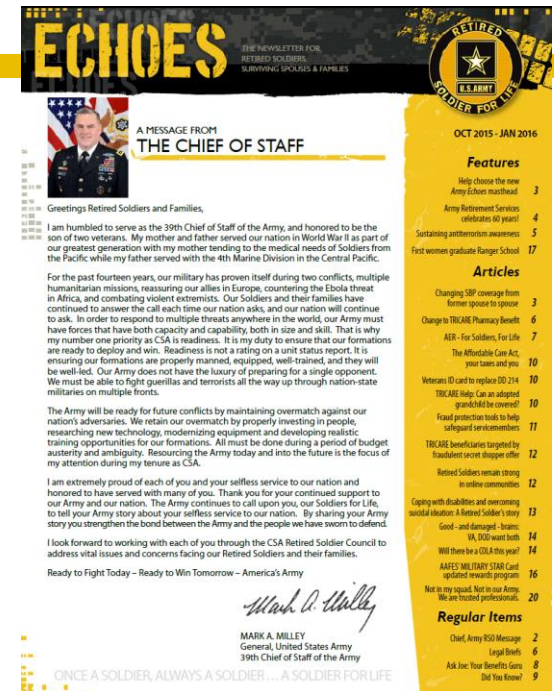
Impact of ID Card Changes at Retirement

- Soldier turns in Common Access Card (CAC)
- Retired ID card is not a CAC, so...
 - No access to DOD Enterprise Email
 - No access to CAC-enabled systems
 - Must change **myPay** account to commercial email
 - Must obtain DS Logon Account to access records and systems

DS Logon: Request an account online at
<https://www.dmdc.osd.mil/identitymanagement>
or visit an ID Card facility or VA Regional Office



Army Echoes



- Official Army publication for communicating with Retired Soldiers/Families
- 3 issues: FEB, JUN, OCT
- New apps for iPhone, iPad, Android phones
- All Retired Soldiers and SBP annuitants with **myPay** accounts now receive *Army Echoes* electronically at their email addresses in **myPay**.

Change your email address in myPay to a commercial email address before you retire!

- Receive *Army Echoes* **BEFORE** you retire! Subscribe at <https://soldierforlife.army.mil/retirement/echoes-subscription>.
- Subscribe to the **Army Echoes Blog** to receive frequent news between editions at <http://soldierforlife.army.mil/retirement/blog>.



Soldier for Life Branding



Soldier for Life logo
and window sticker



TRANSITION ASSISTANCE PROGRAM

Start Strong • Serve Strong • Reintegrate Strong • Remain Strong



US Army
Lapel Button



US Army
Retired
Lapel Button



US Army Retired ID Badge



Where Do You Find Retirement Information?

- Army G-1 Retirement Services Office Homepage
<http://soldierforlife.army.mil/retirement>
 - DA Pre-Retirement Counseling Guide
 - USAR & ARNG Non-Regular Retirement Guides
 - DA Survivor Benefit Plan (SBP) Briefing
- MyArmyBenefits at <http://myarmybenefits.us.army.mil/>
- Army Installation Retirement Services Officers (RSOs)
<http://soldierforlife.army.mil/retirement/rso>
- HRC Reserve Retirements Branch
<https://www.hrc.army.mil/TAGD/Reserve%20Component%20Retirements>
- USAR Regional Support Command RSOs listed at:
<http://soldierforlife.army.mil/retirement/reservecomponent>
- State RSOs can assist National Guard Soldiers
http://myarmybenefits.us.army.mil/Home/Benefit_Library/Resource_Locator.html



For more information

Army

<http://soldierforlife.army.mil/retirement>

Air Force

<http://www.retirees.af.mil/>

Navy

http://www.public.navy.mil/bupers-npc/support/retired_activities/Pages/default.aspx

Marine Corps

https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/H_SR

Coast Guard

<http://www.uscg.mil/ppc/ras/>



**Thank you for your
service!!**

QUESTIONS?